

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michale Owen Harr
Shannon Michele Harr
Debtors

Case No. 18-05170-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 13, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db	+ Michale Owen Harr, 4093 Sycamore Grove Road, Chambersburg, PA 17202-9665
jdb	+ Shannon Michele Harr, 19 Peyton Drive, Carlisle, PA 17015-8522
5139397	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5139396	EDI: BANKAMER	Dec 13 2023 23:31:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5161033	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 18:47:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5156872	+ Email/Text: RASEBN@raslg.com	Dec 13 2023 18:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5141107	EDI: DISCOVER	Dec 13 2023 23:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5139400	EDI: DISCOVER	Dec 13 2023 23:31:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5139401	+ EDI: IRS.COM	Dec 13 2023 23:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5139398	EDI: JPMORGANCHASE	Dec 13 2023 23:31:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5139399	EDI: JPMORGANCHASE	Dec 13 2023 23:31:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5244922	+ EDI: AISMIDFIRST	Dec 13 2023 23:31:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5244921	+ EDI: AISMIDFIRST	Dec 13 2023 23:31:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5163661	Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2023 18:32:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
5159961	EDI: PRA.COM	Dec 13 2023 23:31:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5139823	+ EDI: RECOVERYCORP.COM	Dec 13 2023 23:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5139402	+ Email/Text: nsm_bk_notices@mrcooper.com		

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5143279	+ EDI: PENNDEPTREV	Dec 13 2023 18:32:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
5143279	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5139403	+ Email/Text: DeftBkr@santander.us	Dec 13 2023 18:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5149402	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2023 18:32:00	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
5139404	EDI: SYNC	Dec 13 2023 18:32:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas Tx 75356-0284
5139405	EDI: WFFC2	Dec 13 2023 23:31:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5139406	+ Email/Text: PHILAW@weltman.com	Dec 13 2023 23:31:00	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709
		Dec 13 2023 18:32:00	Weltman, Weinberg & Reis Co., LPA, 170 South Independence Mall West, Suite 874, Philadelphia, PA 19106-3334

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com

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Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Michael Patrick Farrington	on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Michale Owen Harr pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Shannon Michele Harr pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Michale Owen Harr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9713

EIN --

Debtor 2

Shannon Michele Harr

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4351

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05170-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michale Owen Harr

Shannon Michele Harr

By the
court:12/13/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.